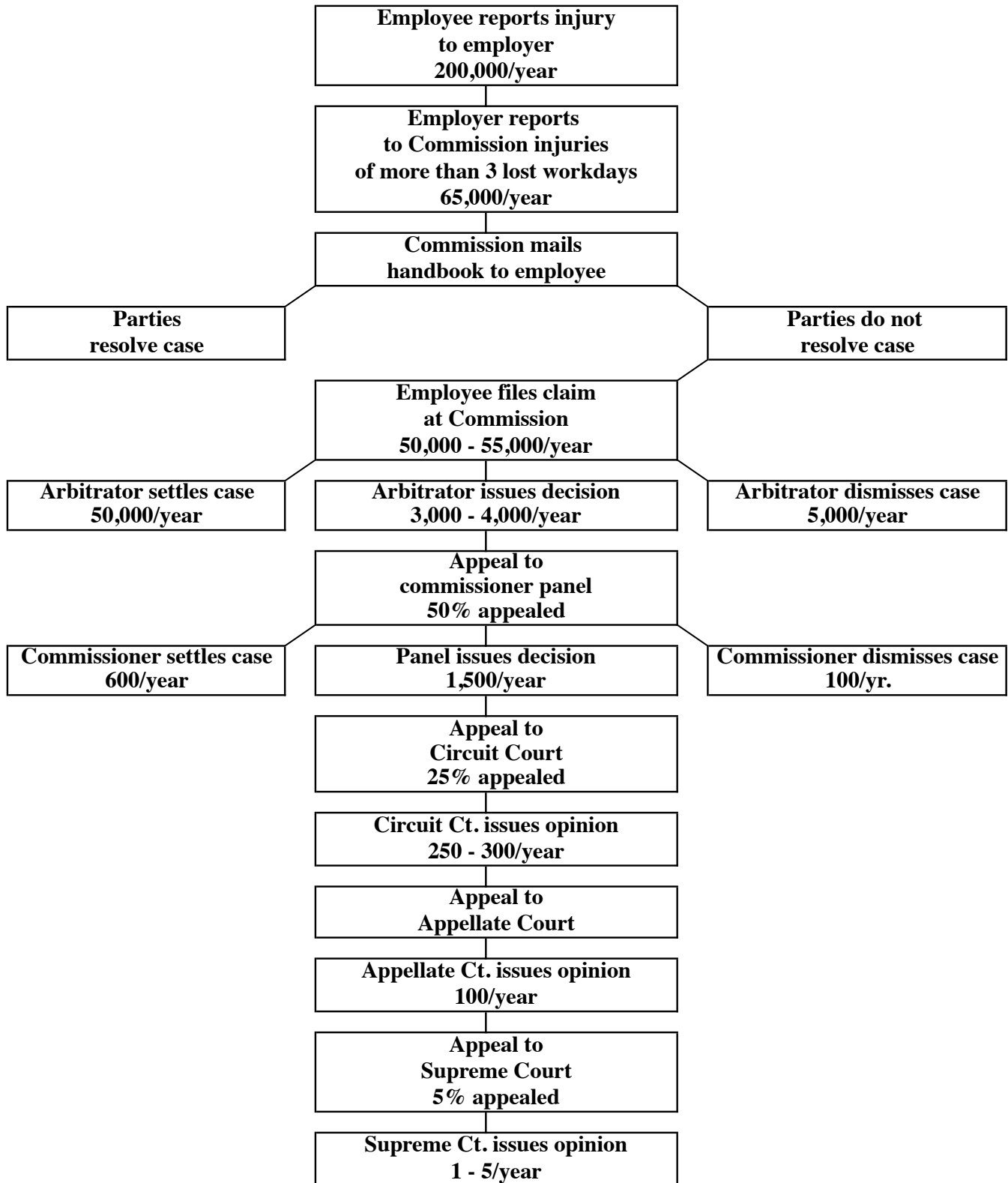


Flow Chart of Dispute Resolution Process



Note: Cases can go back and forth. There are also many other processes to hear various motions, insurance compliance cases, etc.